

CLAIMS

What is claimed is:

1. A method to incentivize a first party to refer a payment service to a second party, the method including:
 - establishing an account for the second party, wherein the account is associated with one of a plurality of bonus programs and wherein the account is further associated with the first party;
 - receiving a payment to the account for the second party; and
 - automatically awarding a payout to the first party based on the payment to the account for the second party and on the bonus program that is associated with the account.
2. The method of claim 1, wherein the establishing of the account further includes associating a first identifier with the first party and a second identifier with the bonus program.
3. The method of claim 2, wherein the second identifier is utilized to identify the bonus program from the plurality of bonus programs.

4. The method of claim 2, wherein the establishing of the account further includes communicating the first identifier and the second identifier to the second party via the first party, wherein the first identifier and the second identifier are utilized by the second party to establish the account.
5. The method of claim 1, including configuring the plurality of bonus programs, wherein each bonus program includes a plurality of payout conditions.
6. The method of claim 5, wherein the plurality of payout conditions is based on at least one of an eligible volume, a payout rate, a payout period, a payout flag, an initial hurdle, an initial payout and a maximum payout.
7. The method of claim 1, wherein the payout includes at least one of an initial payout and a residual payout.
8. The method of claim 1, wherein the first party is eligible to participate in a plurality of bonus programs.
9. The method of claim 6, wherein the plurality of bonus programs includes at least one of a general bonus program, an unrestricted bonus program, and a restricted bonus program.

10. The method of claim 1, wherein the payout is tendered in at least one of a plurality of national currencies.

11. A system to incentivize a first party to refer a payment service to a second party, the system including:

an account module to establish an account for the second party, wherein the account is associated with one of a plurality of bonus programs and wherein the account is further associated with the first party;

a payment module to receive a payment for the second party in the account; and

an award module automatically to award a payout to the first party based on the payment to the account and the bonus program that is associated with the account.

12. The system of claim 11, wherein the account module to establish the account further is further to associate a first identifier with the first party and a second identifier with the bonus program.

13. The system of claim 12, wherein the award module is to utilize the second identifier to identify the bonus program from the plurality of bonus programs.

14. The system of claim 12, wherein the account module to establish the account further is further to communicate the first identifier and the second identifier to the second party via the first party, wherein the first identifier and the second identifier are utilized by the second party to establish the account.
15. The system of claim 11, including an administrative module to configure the plurality of bonus programs, wherein each bonus program includes a plurality of payout conditions.
16. The system of claim 15, wherein the plurality of payout conditions is based on an at least one of an eligible volume, a payout rate, a payout period, an payout flag, an initial hurdle, an initial payout and a maximum payout.
17. The system of claim 11, wherein the payout includes an at least one of an initial payout and a residual payout.
18. The system of claim 11, wherein the first party is eligible to participate in a plurality of bonus programs.
19. The system of claim 16, wherein the plurality of bonus programs includes an at least one of a general bonus program, an unrestricted bonus program, and a restricted bonus program.

20. The system of claim 11, wherein the payout is tendered in at least one of a plurality of national currencies.

21. A machine readable medium storing a set of instructions that, when executed by a machine, cause the machine to:

establish an account for the second party, wherein the account is associated with one of a plurality of bonus programs and wherein the account is further associated with the first party;

receive a payment for the second party in the account; and

automatically award a payout to the first party based on the payment to the account and the bonus program that is associated with the account.

22. A system to incentivize a first party to refer a payment service to a second party, the system including:

a first means for establishing an account for the second party, wherein the account is associated with one of a plurality of bonus programs and wherein the account is further associated with the first party;

a second means for receiving a payment for the second party in the account; and

a third means for automatically awarding a payout to the first party based on the payment to the account and the bonus program that is associated with the account.